

## WHAT IS CLAIMED IS:

1           1. A method to facilitate analysis of a commercial mortgage backed  
2 security portfolio associated with a plurality of mortgage loans, comprising:  
3           determining base information associated with the portfolio;  
4           determining information associated with an additional mortgage loan to  
5 be added to the portfolio, including at least one desired profitability value for  
6 the additional mortgage loan; and

7           transmitting to a user terminal at least one loan spread value  
8 associated with the additional mortgage loan via a communication network.

1           2. The method of claim 1, wherein the user terminal comprises a  
2 personal computer and the communication network comprises the Internet.

1           3. The method of claim 2, wherein said transmitting is adapted to  
2 display a matrix of loan spread values associated with at least one of: (i) a  
3 plurality of property types, (ii) a plurality of debt service coverage ratios, (iii) a  
4 plurality of loan to values, and (iv) a plurality of loan term periods.

1           4. The method of claim 1, wherein said determination of base  
2 information comprises at least one of: (i) retrieving pre-stored base  
3 information, and (ii) receiving the base information from an associated system

1           5. The method of claim 1, wherein the base information includes at  
2 least one of: (i) balance information, (ii) loan rate information, (iii) loan term  
3 information, (iv) remaining term information, (v) amortization term information,  
4 (vi) servicing fee information, (vii) payment basis information, (viii) payment

5 basis servicing fee information, and (ix) calculation of interest reserve  
6 information;

1 6. The method of claim 1, wherein the information associated with the  
2 additional mortgage loan includes at least one of: (i) treasury information, (ii)  
3 swap information, (iii) credit rating category spread information, (iv) credit  
4 rating category size information, (v) price cap information, (vi) coupon  
5 information, (vii) yield information, (viii) total flat bond proceed information, (ix)  
6 collateral balance information, and (x) deal duration information.

1 7. The method of claim 1, further comprising:  
2 calculating the loan spread associated with the additional mortgage  
3 loan in accordance with a contribution of the additional mortgage loan to the  
4 portfolio.

1 8. The method of claim 7, wherein the portfolio is associated with a  
2 plurality of credit rating categories, each credit rating category being  
3 associated with a current category size, and wherein said calculating includes:  
4 determining, for the additional mortgage loan, a category size for each  
5 credit rating category.

1 9. The method of claim 8, wherein the determination of category sizes  
2 for the additional mortgage loan is based on at least one of: (i) a property  
3 type, (ii) a risk value, (iii) debt service coverage ratio information, and (iv) loan  
4 to value information.

1           10. The method of claim 9, further comprising:  
2           adding the category size for the additional mortgage loan to the current  
3 category size to determine a combined category size for each credit rating  
4 category.

1           11. The method of claim 10, further comprising:  
2           determining an original profitability of the portfolio;  
3           calculating a combined profitability of the portfolio and the additional  
4 mortgage loan based on the combined category sizes; and  
5           subtracting the original profitability from the combined profitability to  
6 determine a profitability of the additional mortgage loan.

1           12. The method of claim 7, wherein said calculation of the loan spread  
2 is an iterative process.

1           13. The method of claim 12, wherein the iterative process includes:  
2           determining a trial loan spread for the additional mortgage loan;  
3           computing a resulting profitability based on the trial spread; and  
4           adjusting the trial loan spread, wherein said computing and adjusting  
5 are repeated until the resulting profitability is within a predetermined range of  
6 the desired profitability.

1           14. The method of claim 13, wherein said adjusting is based on a  
2 duration of the additional mortgage loan.

1           15. The method of claim 14, wherein said adjusting comprises:  
2           determining an original duration of the portfolio;  
3           calculating a combined duration of the portfolio and the additional  
4 mortgage loan; and  
5           subtracting the original duration from the combined duration to  
6 determine the duration of the additional mortgage loan.

1           16. The method of claim 7, wherein the method is performed for a  
2 plurality of desired profitability values to determine a plurality of loan spread  
3 values.

1           17. The method of claim 7, wherein said calculating is performed via a  
2 substantially real-time pricing application.

1           18. The method of claim 7, wherein said calculating is further  
2 performed utilizing a function library adapted to generate loan and/or  
3 commercial mortgage backed securities cash flows.

1           19. A computer-implemented method to facilitate analysis of a  
2 commercial mortgage backed security portfolio associated with a plurality of  
3 mortgage loans and a plurality of credit rating categories, each credit rating  
4 category being associated with a current category size, comprising:  
5           retrieving base information associated with the portfolio;  
6           receiving information associated with an additional mortgage loan to be  
7 added to the portfolio, including a desired profitability of the additional  
8 mortgage loan;

9 determining, for the additional mortgage loan, a category size for each  
 10 rating category based on at least one of: (i) a property type, (ii) a risk value,  
 11 (iii) debt service coverage ratio information, and (iv) loan to value information;  
 12 adding the category size for the additional mortgage loan to the current  
 13 category size to determine a combined category size for each rating category;  
 14 determining an original profitability of the portfolio;  
 15 calculating a combined profitability of the portfolio and the additional  
 16 mortgage loan based on the combined category sizes;  
 17 subtracting the original profitability from the combined profitability to  
 18 determine a profitability of the additional mortgage loan; and  
 19 transmitting to a user terminal via a Web site a calculated loan spread  
 20 for the additional mortgage loan in accordance with a contribution of the  
 21 additional mortgage loan to the portfolio, wherein the calculation of the loan  
 22 spread is an iterative process, comprising:  
 23 determining a trial loan spread for the additional mortgage loan,  
 24 computing a resulting profitability based on the trial spread, and  
 25 adjusting the trial loan spread based on a duration of the additional  
 26 mortgage loan, wherein said computing and adjusting are repeated until the  
 27 resulting profitability is within a predetermined range of the desired  
 28 profitability.

1 20. An apparatus adapted to facilitate analysis of a commercial  
 2 mortgage backed security portfolio associated with a plurality of mortgage  
 3 loans, comprising:  
 4 a processor; and  
 5 a storage device in communication with said processor and storing  
 6 instructions adapted to be executed by said processor to:  
 7 determine base information associated with the portfolio,

8                   determine information associated with an additional mortgage  
 9                   loan to be added to the portfolio, including at least one desired  
 10                  profitability value for the additional mortgage loan, and  
 11                   transmit to a user terminal at least one loan spread value  
 12                  associated with the additional mortgage loan via a communication  
 13                  network.

1                  21. The apparatus of claim 20, wherein said storage device further  
 2                  stores at least one of: (i) a portfolio database, (ii) a market information  
 3                  database, and (iii) a contributory bond sizes database.

1                  22. The apparatus of claim 20, further comprising:  
 2                  a communication device coupled to said processor and adapted to  
 3                  communicate with at least one of: (i) a user terminal, and (ii) a real time  
 4                  pricing server.

1                  23. A medium storing instructions adapted to be executed by a  
 2                  processor to perform a method of facilitating analysis of a commercial  
 3                  mortgage backed security portfolio associated with a plurality of mortgage  
 4                  loans, said method comprising:  
 5                  determining base information associated with the portfolio;  
 6                  determining information associated with an additional mortgage loan to  
 7                  be added to the portfolio, including at least one desired profitability value for  
 8                  the additional mortgage loan; and  
 9                  transmitting to a user terminal at least one loan spread value  
 10                 associated with the additional mortgage loan via a communication network.

1           24. A method to facilitate analysis of a commercial mortgage backed  
2 security portfolio associated with a plurality of mortgage loans, comprising:  
3           determining base information associated with the portfolio;  
4           determining information associated with an additional mortgage loan to  
5 be added to the portfolio, including a desired loan spread; and  
6           transmitting to a user terminal a profitability value associated with the  
7 additional mortgage loan via a communication network.

1           25. The method of claim 24, further comprising:  
2           calculating the profitability of the additional mortgage loan in  
3 accordance with a contribution of the additional mortgage loan to the portfolio.